

Information to identify the case:			
Debtor 1:	Michael Wallace Yochum		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	22-10259-TPA		
	Social Security number or ITIN:	xxx-xx-1420	
	EIN:	-- --	
	Social Security number or ITIN:	-- --	
	EIN:	-- --	
	Date case filed for chapter:	13	6/9/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Wallace Yochum	
2. All other names used in the last 8 years		
3. Address	23095 Titusville Road Titusville, PA 16354	
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 7/18/22

For more information, see page 2

Debtor **Michael Wallace Yochum**

Case number **22-10259-TPA**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 30, 2022 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com , meetings@chapter13trusteedpa.com								
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> <td> Filing deadline: 10/31/22 </td> </tr> <tr> <td> Deadline for all creditors to file a proof of claim (except governmental units): </td> <td> Filing deadline: 8/18/22 </td> </tr> <tr> <td> Deadline for governmental units to file a proof of claim: </td> <td> Filing deadline: 12/6/22 </td> </tr> </table> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </td> <td> Filing deadline: 30 days after the conclusion of the meeting of creditors </td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 10/31/22	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/18/22	Deadline for governmental units to file a proof of claim:	Filing deadline: 12/6/22	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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Deadline for governmental units to file a proof of claim:	Filing deadline: 12/6/22									
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors									
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 8/30/22 at 09:00 AM , Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com									
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.									
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.									
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.									
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.									

In re:
Michael Wallace Yochum
Debtor

Case No. 22-10259-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jul 18, 2022

Form ID: 309I

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2022:

Recip ID	Recipient Name and Address
db	+ Michael Wallace Yochum, 23095 Titusville Road, Titusville, PA 16354-6323
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15489019	+ Community Connect Federal Credit Union, 1050 E Spring Street, Titusville, PA 16354-7826
15489020	+ Community Connect Federal Credit Union, 1050 East Spring Street, Titusville, PA 16354-7826
15489021	+ Erie Federal Credit Union, Attn: Bankruptcy, 3503 Peach Street, Erie, PA 16508-2741
15489027	+ Oil Country, 1050 E Spring Street, Titusville, PA 16354-7826
15498220	+ Oil Creek Township, 127 McKinney Road, Titusville, PA 16354-1001
15498221	+ PA SCDU, P.O. Box 69110, Harrisburg, PA 17106-9110
15489029	+ Penelec, P.O. Box 3687, Akron, OH 44309-3687
15489030	Pleasantville Borough, 114 West State Street, Pleasantville, PA 16341
15498222	+ Scott & Associates, P.C., c/o Michael A. Carrucoli, Esq., 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
15498223	+ Venango County Domestic Relations, P.O. Box 369, Franklin, PA 16323-0369

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebttbuster.com	Jul 18 2022 23:53:10	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Jul 18 2022 23:53:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jul 19 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2022 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 19 2022 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2022 23:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Jul 18 2022 23:53:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Jul 19 2022 03:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15489015	+ EDI: CAPITALONE.COM	Jul 19 2022 03:53:00	Capital One Bank, P.O. Box 31293, Salt Lake City, UT 84131-0293

District/off: 0315-1

User: auto

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15489016	+ EDI: CAPITALONE.COM	Jul 19 2022 03:53:00	Capital One N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285
15489018	+ EDI: CITICORP.COM	Jul 19 2022 03:53:00	Citibank, N.A., Attn: Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
15489022	+ Email/Text: cashiering-administrationservices@flagstar.com	Jul 18 2022 23:53:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15489023	+ EDI: AGFINANCE.COM	Jul 19 2022 03:53:00	Household Finance Co/OneMain Financial, Attn: Bankruptcy, P.O. Box 3251, Evansville, IN 47731-3251
15489024	+ Email/Text: bankruptcy@huntington.com	Jul 18 2022 23:53:00	Huntington Bank, Attn: Bankruptcy, P.O. Box 182519, Columbus, OH 43218-2519
15489017	EDI: JPMORGANCHASE	Jul 19 2022 03:53:00	Chase Mortgage, Chase Records Center/ Correspondence, 700 Kansas Lane, Monroe, LA 71203
15489025	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 18 2022 23:53:00	Midland Funding, LLC, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069
15489026	+ Email/Text: Bankruptcy@natfuel.com	Jul 18 2022 23:53:00	National Fuel, 1100 State Street, Erie, PA 16501-1912
15489028	+ EDI: AGFINANCE.COM	Jul 19 2022 03:53:00	Onemain Financial, Attn: Bankruptcy, P.O. Box 3251, Evansville, IN 47731-3251
15489031	EDI: PRA.COM	Jul 19 2022 03:53:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15495332	EDI: PRA.COM	Jul 19 2022 03:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15489032	^ MEBN	Jul 18 2022 23:47:17	Sterling Jewelers, Inc., Attn: Bankruptcy, P.O. Box 1799, Akron, OH 44309-1799
15489033	+ EDI: RMSC.COM	Jul 19 2022 03:53:00	Synchrony Bank, P.O. Box 965024, Orlando, FL 32896-5024
15489568	+ EDI: RMSC.COM	Jul 19 2022 03:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15489034	+ EDI: RMSC.COM	Jul 19 2022 03:53:00	Synchrony Bank/Old Navy, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15489035	+ EDI: RMSC.COM	Jul 19 2022 03:53:00	Synchrony/American Eagle, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15489036	+ EDI: VERIZONCOMB.COM	Jul 19 2022 03:53:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Drive, Suite 599, Weldon Springs, MO 63304-2225

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC.
15498224	*+	Synchrony Bank, P.O. Box 965024, Orlando, FL 32896-5024

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-1

User: auto

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Date Rcvd: Jul 18, 2022

Form ID: 309I

Total Noticed: 36

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Michael Wallace Yochum dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 4